

The Capital Access Financial System (CAFS) is the integration of SBA's guaranty and Disaster loan programs' full loan life cycle which includes lender/borrower matchmaking, origination, servicing, and post servicing. CAFS also supports the surety guaranty bond program.

CAFS is accessed via the CAFS Login System (CLS). The production URL is <https://caweb.sba.gov> and the test URL is <https://catweb2.sba.gov>. If you have questions, contact CAFS@SBA.gov.

All partner accounts must include an authorizing official (AO) listed as a supervisor in the CLS profile. The AO is responsible for approving partner accounts and recertifying the accounts bi-annually. The two types of required account approval include authorization (approving new accounts/updates to profile) and role authorization (approving access requests).

ESTABLISH AUTHORIZING OFFICIAL (AO)

A. NEW CLS USER REQUESTING AUTHORIZING OFFICIAL ROLE

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. On the left navigation page, click "Create New SBA CLS Account".
3. Complete the sections labelled "Login Information", "Identity Information", "Contact Information" and "User Information"
 - a. Under User Information
 - i. Select "Partner" for user type
 - ii. Enter the Location Id for "Customer Location"
 - iii. Select "Authorizing Official" under "Job Classification"
 - b. Under "Supervisor Information"
 - i. If you are the first authorizing official for a location id, complete the form and submit the request. LEAVE THE SUPERVISOR SECTION BLANK & send an email to CLS@SBA.gov with subject "PRODUCTION Authorizing Official Approval Request" OR "TEST Authorizing Official Approval Request".
 - ii. If there is/are authorizing official(s) associated already registered for your location id, enter either the first and last name OR email address of one of the AOs and click "Lookup Supervisor by Email OR First Name/Last Name. Complete the form and submit request.
4. You will receive an email verifying your email address. You must click the link in the email and verify your email address within 48 hours. If you do not respond within 48 hours, the request will be deleted.
5. After the AO (if you are not your own AO) and OCA IT Security have approved the request, you will receive an email from cls@sba.gov that your account has been approved.

B. EXISTING CLS USERS REQUESTING AUTHORIZING OFFICIAL ROLE & THE USER DOESN'T HAVE AN AO IN THEIR PROFILE

1. LEAVE THE SUPERVISOR SECTION BLANK & send an email to CLS@SBA.gov with subject "PRODUCTION Authorizing Official Approval Request" OR "TEST Authorizing Official Approval Request". In the email, request to be signed up as an AO.
2. You will receive an email from cls@sba.gov when your request has been granted.

C. EXISTING CLS USERS REQUESTING AUTHORIZING OFFICIAL ROLE & THE USER DOES HAVE AN AO IN THEIR PROFILE

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. Log into the system
3. At the top of the page, select "Profile"
4. Select "Authorizing Official" under "Job Classification"

After the AO (if you are not your own AO) and OCA IT Security have approved the request, you will receive an email from cls@sba.gov that your account has been approved.

AUTHENTICATION

To approve new accounts and profile changes, an AO must perform the steps in this section.

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. On the "Choose Function" page, select Security
3. On the Navigation (left side of the page), select Pending Access Requests
4. Then select "Authentication".
5. Find the records you need to decision. Select the appropriate radio button (Approve/Decline) for each record.
6. Select "Submit".

NOTE – When a new account is created with you as an AO, or when an existing account adds you as their AO, that account will be temporarily suspended until you authenticate as described above.

ROLE AUTHORIZATION

Approve user access requests

1. Go to the URL and agree to the terms in the warning banner by clicking "I agree to these terms".
2. On the "Choose Function" page, select "Security"
3. On the Navigation (left side of the page), select Pending Access Requests
4. Then select "Level I Authorization".
5. Find the records you need to decision.
6. Select the appropriate check box Option (Approve/Decline/Withdraw) for each record.
7. Select "Submit".

All approved requests will then be automatically forwarded to the appropriate Program Office for further review and final approval.